

**IN THE CLAIMS:**

1-9. (Cancelled)

10. (Previously presented) A method of payment for goods or services on the  
2 Internet by means of a mobile wireless Internet terminal, the method comprising;  
initiating a payment transaction;  
4 providing a customer with access to a payment gateway via said mobile wireless  
Internet terminal, wherein said payment gateway is located by an IP address;  
6 allowing a provider access to said payment gateway via a server, wherein  
information about the customer is stored in said payment gateway;  
8 establishing a minipayment account in said payment transaction;  
transmitting from said server, as a provider message, transaction data including  
10 provider identification information, payment options supported by the provider, and the  
IP address of the payment gateway, to the customer's mobile wireless Internet terminal  
12 and also to said payment gateway;  
adding the customer's temporary IP address as customer identification;  
14 allowing the customer to review said transaction data and select a payment option;  
sending the transaction data, as a customer message to the payment gateway, said  
16 transaction data having been received by the customer from the provider;  
synchronizing said provider and customer messages in the payment gateway;  
18 comparing said provider and customer messages to determine whether they  
match;  
20 determining and checking the customer's Mobile Subscriber Integrated Services  
Digital Network (MSISDN) number and customer information on the basis of the  
22 customer's IP address; and  
performing a deduction from the minipayment account online if said provider and  
24 customer messages match.

11. (Original) The method according to claim 10, wherein no electronic  
2 financial information and no customer information is stored in said terminal after the  
transaction.

12. (Original) The method according to claim 10, further comprising the step  
2 of securing each payment transaction with a personal identification number (PIN).

13. (Original) The method according to claim 11, further comprising the step  
2 of securing each payment transaction with a personal identification number (PIN).

14. (Original) The method according to claim 10, wherein sensitive data  
2 remains securely in the mobile wireless network and is not transmitted over the Internet.

15. (Original) The method according to claim 13, wherein sensitive data  
2 remains securely in the mobile wireless network and is not transmitted over the Internet.

16. (Original) The method according to claim 10, wherein no additional  
2 encryption methods are necessary.

17. (Original) The method according to claim 15, wherein no additional  
2 encryption methods are necessary.

18. (Original) The method according to claim 10, wherein no additional  
2 authentication method is necessary because the authentication of the customer is  
performed by the mobile wireless network.

19. (Original) The method according to claim 17, wherein no additional  
2 authentication method is necessary because the authentication of the customer is  
performed by the mobile wireless network.

2           20.     (Original) The method according to claim 10, wherein the provider's  
server recognizes which GSM operator the customer belongs to on the basis of the IP  
4     address range.

          21.     (Original) The method according to claim 19, wherein the provider's  
2     server recognizes which GSM operator the customer belongs to on the basis of the IP  
address range.

          22.     (Original) The method according to claim 10, wherein the payment  
2     gateway generates an electronic invoice for the provider's account for each transaction  
performed.

          23.     (Original) The method according to claim 21, wherein the payment  
2     gateway generates an electronic invoice for the provider's account for each transaction  
performed.

          24.     (Cancelled)